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ABSTRACT

A study of the application forms for Social Security, Supplemental Security Income, public assistance, food stamps, Medicaid, and Medicare was conducted to examine the frequently occurring unfamiliar, specialized vocabulary words. It was found that 76 such words occurred at least ten times in the documents studied. A large number of other unfamiliar words occurred less frequently. It was suggested that literacy programs seeking to develop functional reading skills might incorporate the most frequently found words in their classes, that alternative methods of eliciting required information could be found, and that the application forms might be simplified using plain language. (TJ)

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A Basic Vocabulary of Federal Social Program Applications and Forms.[1]

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Introduction.

Reading educators have long recognized that the various content areas each have a specialized or technical vocabulary unique to the various disciplines of study (Strang, McCullough & Traxler, 1967). Recently, educators have realized that in addition to these specialized vocabularies of academic study there are similar vocabularies necessary for various aspects of daily life. Wilson (1963), for instance, provided a "survival" vocabulary listing words that regularly occur in the out-of-school environment and which provide safety, hazard, or regulatory information. McWilliams (1979) provides a listing of words which frequently occur in highway driving, words which again impart safety, hazard, or regulatory information.

As part of a larger study assessing reading demands upon the aged we have collected and examined a comprehensive sample of application forms for health and income related programs. These forms are not the exclusive province of the elderly, since virtually all adults will, at some point in life, have to fill out an application for insurance coverage, a hospital admittance form, an application for unemployment benefits, or a Social Security application. In analyzing these forms we realized that there seemed to be yet another specialized vocabulary; one that is common to health and income related program applications and perhaps to application forms in general.

The documents. In an attempt to ensure the delivery of basic health and social services, various laws have been enacted in the United States which mandate federal support for a variety of health and social programs. These

programs generally focus on health and income support services. For the present study, application forms for the following services were examined: Social Security, Supplemental Security Income (SSI), Public Assistance, Food Stamps, Medicaid, and Medicare. Documents relating to these services were chosen because (1) it is only through these documents that aged persons can gain access to the particular service; and (2) it is these services that are most frequently used by aged persons.

The basic vocabulary. We have developed a list of the most frequent specialized vocabulary of the federal social program application forms we examined following the procedures detailed below. This list (See Table 1) represents a basic vocabulary in the sense that the words included appear time and again throughout the applications reviewed. Persons interested in securing the benefits available through one or more of the federal social programs will frequently encounter these words on the program applications.

Insert Table 1 about here.

Procedures for identifying vocabulary.

The Dale List of 3000 Familiar Words (Dale and Chall, 1948) was used in determining which words were familiar and unfamiliar. The application documents were analyzed and a list was made of all the unfamiliar words. The list of unfamiliar words was broken down into three categories. The category "T" in Table I represents the total number of times a word appeared in all documents. The category "I" represented the total number of times the word appeared in all the documents in isolation (not in sentences). The category "S" represented the total number of times the word appeared in all

the documents in sentences. A word was counted as being in isolation if it appeared on its own, or as part of a sentence fragment (e.g. "Maiden name"; "person to be notified in case of an emergency"). A word was counted as being in sentences if it appeared in a grammatically punctuable sentence (e.g. "Explain reason for having meals delivered"; "I am/did receive/ing public assistance").

The list in Table I is rank-ordered, the most frequent unfamiliar word appearing in the documents being first. Only words with a frequency of 10 or more across all the documents were listed. There were numerous words with frequencies of less than 10; over 100 additional words occured at least four times in the documents studied. Table II presents a rank-ordered account of the ten most frequent unfamiliar words by individual document. In certain cases, more than ten words are listed because several words appeared with the same frequency.

Insert Table II about here.

Discussion.

A perusal of the various lists suggests two important points. First, it is obvious that there are a large number of rather difficult words common to federal social program application forms. The twenty most frequent unfamiliar words have an average length of almost nine letters and average three syllables in length. Second, there is relatively little commonality among the most frequent unfamiliar words in the documents sampled. Only application, for instance, appeared in all documents. This finding is important since the rather low degree of commonality across forms produces a larger basic vocabulary necessary for a person to know when completing the

the various applications. Consequently, a person would have to possess well developed literacy skills to achieve this without any external assistance.

There are several possible solutions to the problems posed by the difficult and extensive unfamiliar vocabulary of the application forms analyzed here. First, literacy programs which seek to develop functional reading skills might do well to incorporate instruction on the most frequently encountered unfamiliar words presented in Table I or, alternatively, focus upon the words for certain documents provided in Table II. Second, alternatives to current methods of eliciting the required information could be developed. The most common approach at present seems to be one of providing a person to read the forms for those applicants who possess inadequate literacy skills to complete the task on their own. This approach can be effective but is seldom efficient. Perhaps the application forms could be presented in an audio-supported format so that a lack of reading ability would be less of a barrier to gaining access to the health or social service systems. Finally, the application forms themselves might be simplified, or made more readable. Kincaid et. al. (1977a, b) have demonstrated that automobile insurance policies and loan forms can be simplified and currently several commercial firms tout their "plain language" documents in national advertisements. The lists presented here offer some assistance in targeting vocabulary for modification. For instance, substituting husband or wife for spouse might simplify task demands since the spouse is a far less frequent word than either husband or wife. Substituting aid for assistance or job for employment might have a similar effect. However, as Charrow (1977) and Shuy and Larkin (1978) have pointed out, document simplification is not nearly as simple as one might first expect.

Summary.

The present study indicates that application forms for federal social programs contain a large number of frequently occurring unfamiliar words. In order to ensure the participation of all eligible members of the population, regardless of level of literacy, one of the several options suggested must be followed. Reading educators would seem to best serve this purpose by providing instruction relevant to the development of recognition and understanding of the basic vocabulary of these applications while simultaneously supporting efforts to develop alternative application procedures and simplified documents.

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TABLE I: The 76 most frequent words ordered by frequency.

	Word	T	I	S
1.	benefits	93	22	71
2.	insurance	92	31	61
3.	application	85	11	74
4.	information	81	4	77
5.	medical	69	9	60
6.	assistance	61	19	42
7.	spouse(s)	55	6	49
8.	applicant(s)	45	18	27
9.	apply(ies,ied,ing)	43	8	35
10.	household	42	13	29
11.	section(s)	42	5	37
12.	agency(ies)	41	17	24
13.	administration	38	1	37
14.	disability	36	9	27
15.	signature(s)	35	31	4
16.	complete(d)	32	--	32
17.	employer(s)	32	13	19
18.	support(ing)	31	26	5
19.	federal	30	3	27
20.	witness(es,ed)	30	16	14
21.	specify(ied)	29	22	7
22.	property	29	8	21
23.	alien	28	28	--
24.	initial(s)	26	26	--
25.	relationship	26	20	6
26.	expense(s)	25	16	9
27.	resources	25	16	9
28.	statements	25	2	23
29.	disable(d,ing)	24	6	18
30.	remarks	24	9	15
31.	zip	23	--	23
32.	employment	22	9	13
33.	mortgage	22	20	2
34.	earnings	20	6	14
35.	medicare	20	4	16
36.	item(s)	19	7	12
37.	claim(s,ed)	19	10	9
38.	include(ing,d,s)	19	5	14
39.	individuals	18	4	14
40.	programs	18	6	12
41.	premiums	18	--	18
42.	period(s)	18	9	9
43.	retirement	17	6	11
44.	request(ed)	17	1	16
45.	require(d,s,ing)	16	--	16
46.	indicate(s,d)	16	5	11
47.	compensation	16	10	6
48.	supplemental	15	5	10
49.	provide(s,d,ing)	15	1	14
50.	pension(er,s)	15	8	7
51.	wages	14	3	11
52.	residence	14	2	12
53.	previous	14	5	9
54.	self-employed	13	--	13
55.	notify(ied)	13	2	11
56.	permanent	13	9	4
57.	eligible	13	2	11
58.	arrangement(s)	13	3	10
59.	organization	12	6	6
60.	certification	12	7	5
61.	authorize(d)	12	--	12
62.	temporary	11	11	--
63.	widow(ed)	11	3	8
64.	obtain(ed,ing)	11	--	11
65.	physician(s)	11	3	8
66.	maiden	11	6	5
67.	estate(s)	11	5	6
68.	additional	11	1	10
69.	union	10	9	1
70.	veteran(s)	10	4	6
71.	self-employment	10	1	9
72.	policy(ies)	10	5	5
73.	institution	10	7	3
74.	furnish(ed)	10	5	5
75.	enrolled	10	2	8
76.	certificate	10	7	3

T = Total Frequency

I = Frequency in isolation

S = Frequency in sentences

TABLE 11 The most common vocabulary on each application

Public Assistance

Word	Occurrences
1. assistance	29
2 section(s)	20
3. alien	12
4. application	12
5. specify(ied)	12
6. agency(ies)	9
7. complete(d)	9
8. support(ing)	9
9. type	8
10. information	7

Medicaid

Word	Occurrences
1. applicant(s)	30
2. insurance	21
3. assistance	18
4. medical	14
5. application	13
6. support(ing)	9
7. apply(ies,ied,ing)-8	
8. benefits	8
9. information	8
10. section(s)	8

Supplemental Security Income

Word	Occurrences
1. spouse(s)	45
2. application	41
3. benefits	41
4. information	37
5. administration	33
6. signature(s)	26
7. insurance	25
8. complete(d)	22
9. medical	21
10. initial(s)	19

Social Security

Word	Occurrences
1. benefits	29
2. information	19
3. insurance	12
4. earnings	9
5. medical	8
6. application	7
7. self-employment	7
8. performed	6
9. apply(ies,ied,ing)-5	
10. employers	5
11. employment	5
12. enrollment	5
13. residence	5
14. self-employment	5
15. substantial	5

Medicare

Word	Occurrences
1. insurance	23
2. medical	17
3. spouse(s)	10
4. federal	9
5. premium(s)	9
6. benefits	7
7. application	6
8. information	6
9. protection	6
10. earnings	5
11. enrolled	5
12. residence	5
13. retirement	5

Food Stamps

Word	Occurrences
1. household	21
2. expense(s)	15
3. application	6
4. apply(ies,ied,ing)-6	
5. resources	6
6. specify(ied)	6
7. assistance	5
8. complete(d)	5
9. coupons	5
10. insurance	5
11. medical	5
12. section(s)	5
13. status	5